From: Barbara Meier <barbaraameier@gmail.com>

**Sent:** Monday, January 25, 2010 10:38 PM **To:** secretary <secretary @CFTC.gov>

**Subject:** Regulation of Retail Forex

This proposal to reduce the amount of leverage to 10:1 will only destroy the markets. Why would anyone open an account in the US? How much harder it will be made for Americans striving toward the goal of financial independence.